Someone with a bachelor's degree will make an average of \$16,300 more each year than someone with just a high school diploma. Over a 40-year working lifetime, that's an extra \$652,000! Getting In will help you pick the best route to reach your educational and financial goals. How a college degree can stack up in cash **Median Earnings and Unemployment Rate by** \$80,000 **Educational Level in Kentucky** 11.9% Source: 2006 American Community Survey, U.S Census Bureau) \$70,000 January 2008 Unemployment rate \$60,000 \$50,000 7.7% 7.0X \$40,000 6.1% \$30,000 \$20,000

This graph gives the 2006 median earnings of people in Kentucky over age 25, both sexes, who worked year-round at a full-time job, based on their level of education, compared to the unemployment rate for each level of eduction. A median is a middle value, so the number of people earning less than the median is equal to the number of people earning more than the median.

1.4%

1.4%

\$10,000

Go Higher KY.org

Your one-stop website for college and career planning is **GoHigherKY.org**. It lets you explore careers and Kentucky schools. Just enter your preferences as to enrollment size, student-to-faculty ratio, costs and other criteria to get the best college fit for you. **GoHigherKY.org** is **FREE**.

Plan your high plan for school coursework college to meet the entrance requirements of the colleges and universities in Kentucky at the **plan for college** tab.

Search Kentucky's colleges and universities to find the one that best suits your needs at the select a school tab.

> apps & transcripts

select a

school

Apply for admission to colleges and attach your transcript to your application at the apps & transcripts tab.

Financial aid is the paying for college

career

money you receive from a variety of sources to cover the cost of your education. Get detailed information on scholarships, grants and loans by clicking on the **paying** for college tab. You can also transfer

your *myGoHigher* information

directly to FAFSA online. The career center

tab helps you identify and prepare for a career that suits your

career path.

interests and abilities. In this section, you can learn about a variety of careers and find tips on choosing your

Are you thinking about adult education & taking courses online? e-learning Find out all you need to know in one convenient place by clicking on the adult education & e-learning tab.

If you plan to attend a Transfer two-year college but **Planning** might be interested in getting your bachelor's degree later, click on the **transfer** planning tab to find out how best to plan your courses. Transfer tools,

online transfer help and transfer

frameworks will help you plan.

Your myGoHigher my account is a **GoHigher** personalized portfolio that stores your high school grades, college preferences and contact information. Creating an account is simple, fast and free. To sign up, click on the my_GoHigher tab.

HigherKY.org GoHigherKY.org

KHEAA



Simple truths about planning for higher education

Good grades are important

Hopefully you've been making the best grades you can. If you haven't, start now to show a college admissions officer you've begun to take education seriously. And don't forget — making better grades this year will help you earn more through the Kentucky Educational Excellence Scholarship (KEES). For more about KEES, see page 28.

High school graduation is the first step

Are you on track for college? If you have doubts, talk with your guidance counselor to make sure you're taking the right classes. This is your senior year. Don't get caught unprepared. You must meet the minimum diploma requirements to graduate from high school and the precollege curriculum to be admitted to a public Kentucky university.

You must take the right test for the type of school you want to attend

Different schools require that you take different tests for admission. Four-year colleges and universities generally require the ACT or SAT. The state's two-year colleges require the ACT or COMPASS, ASSET or other placement test. Trade schools may require the ACT, CPAt or some other placement test. Check the school listings in Chapter 3. For more about these exams, see pages 6–7.

Exploring careers is easy and fun

Check out the Career Center on <u>GoHigherKY.org</u>. It's packed with interactive features that can help you explore your options and discover a career that fits you perfectly. You should also talk with people who work in careers that interest you. Ask them if they'd recommend the school they went to. Perhaps they'd even let you shadow them for a day to see what the career is really like.

Kentucky offers a wide variety of college options

Kentucky offers an excellent choice of public and private colleges and universities, community and technical colleges, trade schools, and online programs. That means anyone can find the school! Until you can actually visit college campuses, you can check out Kentucky schools by clicking on the "Select a school" tab at GoHigherKY.org. For each Kentucky school, you can find sections detailing its student profile, campus environment, campus living, study facilities, social activities, athletics, and more!

Financial aid is available to help you pay for college

Although the cost of attending college is an important consideration, don't let it stop you from planning your higher education. Student financial aid programs are available to help students with higher education costs.



t ees

Entrance/placement tests: You probably don't much care for tests. Unfortunately, you'll most likely have to take one to get into college. You're a senior, so you've probably taken the NMSQT and the PSAT. You may already have taken the ACT or SAT.

Most colleges in Kentucky require the ACT or SAT. One good thing about taking the ACT or SAT is that you may earn a KEES bonus based on how well you do. Remember: The bonus is based on the highest composite score you get on a test you take before you graduate.

The **SAT** has three sections: critical reading, math and writing. The **SAT Subject Test** consists of one-hour tests in specific subjects. The SAT also has an essay section. Check with the school you plan to attend to see if any are required. For more information or to register online, visit www.collegeboard.com.

The **ACT** has sections on English, math, reading and science reasoning, plus an optional writing test. For more information, visit www.actstudent.org.

The best way to prepare for the ACT and SAT is to take challenging courses in high school, study and learn. There are other things you can do that'll help. You can take practice tests online, or you can buy practice tests for use at home. Some high schools and colleges offer ACT/SAT prep classes for free or a small fee. Familiarize yourself with the sections and directions. Get plenty of rest the night before, and eat a good breakfast that morning. Remember to take your No. 2 pencils and an ID.

The ACT doesn't count off for a wrong answer, so it's OK to guess if you have absolutely no clue what the right answer is. The SAT usually counts off for wrong answers.

Some schools may want you to take one of the following tests:

The **ACT ASSET** is a series of short placement tests. It's used primarily at community colleges. For more information, visit www.act.org/asset/index.html.

The ACT Computerized Adaptive Placement Assessment and Support System (COMPASS) includes tests in mathematics, reading, writing and English as a second language. COMPASS is accepted or required by some two-year schools. For more information, visit www.act.org/compass/index.html.

The Career Programs Assessment (CPAt) measures basic language, reading and arithmetic skills. Some trade schools use this test. For more information, visit www.act.org/cpat/index.html.

Tests for college credit: There are some things you can do before or during college that will give you a head start.

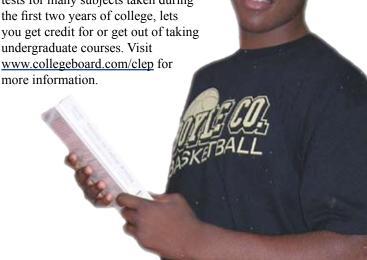
Dual credit courses are offered by colleges and let you earn both high school and college credit. Check with nearby colleges to see if they offer dual credit programs.

Advanced Placement (AP) and International Baccalaureate (IB) courses can help you earn a Commonwealth Diploma. This is awarded to seniors who earn at least 22 credits, meet all minimum requirements of the Precollege Curriculum and get a grade of "C" or better in four AP or IB courses in English, science and a foreign language, plus another AP/IB course. Students must also complete three AP or IB exams in those subject areas. Visit www.collegeboard.com/student/testing/ap/about.html for more information about AP tests.

Check with both your high school guidance counselor and the colleges you are interested in attending for more information. AP courses are also available through the Kentucky Virtual Schools.

Scholarships for AP and dual credit courses. See page 29 for more details. The College-Level Examination Program® (CLEP®), which offers tests for many subjects taken during the first two years of college, lets you get credit for or get out of taking undergraduate courses. Visit www.collegeboard.com/clep for

KHEAA offers Mary Jo Young



6 KHEAA

National Test Dates

Entrance/Placement Tests

Test Name	Test Date	Registration Deadline	Late Registration ¹	Registration Fee ²
ACT	Saturdays: September 13, 2008 ³ October 25, 2008 December 13, 2008 February 7, 2009 April 4, 2009 June 13, 2009	August 12, 2008 September 19, 2008 November 7, 2008 January 6, 2009 February 27, 2009 May 8, 2009	August 22, 2008 October 3, 2008 November 20, 2008 January 16, 2009 March 13, 2009 May 22, 2009	\$30-ACT (no writing) \$44.50-ACT (plus writing) Late registration fee: Additional \$19
SAT Reasoning and SAT Subjects Tests	Saturdays ⁴ : October 4, 2008 December 6, 2008 January 24, 2009 May 2, 2009 June 6, 2009	September 9, 2008 November 5, 2008 December 26, 2008 March 31, 2009 May 5, 2009	Check with your guidance counselor	Check with your guidance counselor
SAT Reasoning, SAT Subject, includes language tests with listening ⁵	November 1, 2008	October 1, 2008		
SAT I only	March 14, 2009	February 10, 2009	3 11/1/	
ASSET	At the school's discretion	Not applicable	Not applicable	Check with admissions office
COMPASS	At the school's discretion	Not applicable	Not applicable	Check with admissions office
CPAt	At the school's discretion	Not applicable	Not applicable	Check with admissions office

Tests for College Credits

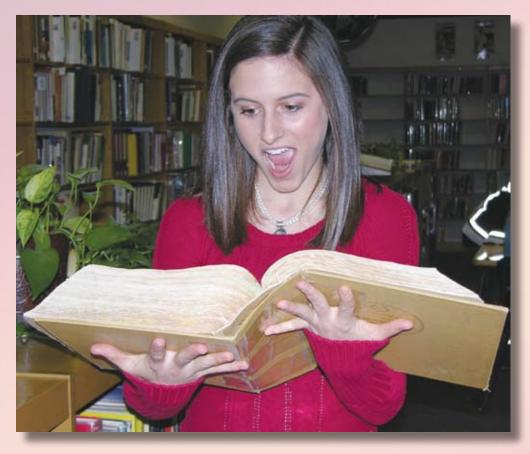
Tests for conlege oreans						
Test Name	Test Date	Registration Deadline	Late Registration ¹	Registration Fee ²		
AP	Monday-Friday ⁶ : May 4-8, 2009 May 11-15, 2009 Different subject each day, a.m.& p.m.	Check with your guidance counselor prior to April 1	Check with your guidance counselor	\$84 with \$22 fee reduction for low- income students		
IB	External examinations for candidates for the IB diploma are given in May and November.	guidance counselor	Check with your guidance counselor	Check with your guidance counselor		

Subject to change. Check websites (see page 6) for current fees. See your guidance counselor for information about fee waivers for students from low-income families.

Only available in Arizona, California, Florida, Georgia, Illinois, Indiana, Maryland, Michigan, Missouri, Nevada, New York, North Carolina, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Washington and West Virginia.
 Sunday administration will occur the day after each Saturday administration.

The Language Tests with Listening are offered in November only.

Students who want to take exams scheduled for the same time slot should ask their AP coordinator to call AP Services at 609.771.7300 for information about taking one of the exams on an alternate date.



Higher education has its own vocabulary, so you may run across these words.

Associate's: A degree that usually takes 2–3 years to complete. Some lead to jobs, others prepare students to transfer to a 4-year school.

Bachelor's: A degree that usually takes 4 years to complete.

Certificate: A nondegree program, usually in a technical or vocational field, that takes 6–18 months to complete.

College: Any school that offers degrees or a large subdivision of a university, like the College of Business or the College of Arts and Sciences. In *Getting In*, we use *college* to mean any education you get after high school.

Doctorate: A degree that usually takes 3 years after a bachelor's to complete.

Higher education: Any education after high school. We'll usually just use *college*.

Institution: Often used to refer to a school that offers higher education. Again, we'll use *college*.

Master's: A degree that takes at least a year after the bachelor's to complete.

Matriculation: Another word for *enrollment*, which is what we use.

Postbaccalaureate: After a bachelor's degree.

Postsecondary: Any education after high school. We usually use *college*.

Professional degree: A degree in such fields as dentistry, law and medicine. These usually take at least 6 years to complete.

Proprietary school: What most people call a trade school, so most of the time you'll see *trade school* in this book.

Technical school: A school that provides training in technical fields.

We most often use the general term *trade school* because that's more familiar.

University: A school that offers degrees beyond a bachelor's, such as a master's or a doctorate. We usually use *college*.

Remember, when you see "school" in *Getting In*, we're nearly always talking about a postsecondary school, not a high school. In some instances, as in the state waivers listed on pages 29–31, it also refers to a vocational school that offers postsecondary classes as well as high school classes.

Choosing the Right School

Which college you choose will depend on how you answer questions such as:

- Do I want to be close to home?
- Do I want the greater choices at a large university or the personal environment of a smaller school?
- What school has the best program in the major I'm interested in?
- Do I want to start at a community college to get the basics out of the way first?
- How much can my family and I afford to spend on my education?

No matter what your answer, you'll probably be able to find a school that fits you. And there's help, just as close as your computer. You can go to the "select a school" tab at <u>GoHigherKY.org</u>. Enter your preferences, wait a few seconds, and you'll get a list of Kentucky schools that most closely match what you're looking for. Here are brief, general descriptions of the different types of colleges.

Public universities: Generally, these provide the greatest variety of programs. All offer undergraduate and graduate degrees, and some offer professional degrees in medicine, dentistry, law and other fields. Some also offer associate's degrees.

If you want a great education for less money and don't mind having some large classes, this might be just the place for you.

Your on-campus social and leadership opportunities are usually greater too. From sororities and fraternities to clubs and major sporting events, the choices are numerous.

Private colleges and universities: If you like smaller classes and greater access to faculty, you might want to consider one of Kentucky's private universities and colleges

These schools all offer bachelor's degrees, while some also offer associate's and advanced degrees. Some private schools have joint programs with public universities in specialized fields.

Private schools generally cost more than public universities, but financial aid is available to help with the costs.

Because they're usually smaller than public universities, you may have a greater chance to participate in sports, music and other activities.

Public two-year colleges: You may want to continue your education at one of the state's community and technical colleges. You can follow several paths there. One leads to an associate's degree that prepares you for finishing a bachelor's degree. Other paths prepare you for entering the workforce. These can take from six



months to two years to complete. Check with the school's admissions office for more information.

A big advantage of going this route is that you can usually find a two-year school near you, meaning you can save money by living at home.

Career and trade schools: If you're looking for a fast track to a career, one of these might be your best choice. Career and trade schools, which are more properly called proprietary schools, are privately owned and licensed. They offer programs in business, trade, technical, industrial and related areas. Some schools offer only one area of study; others offer programs in several areas.

Distance learning: Distance learning lets you take courses and even earn degrees without the traditional on-campus experience. The term includes courses and degrees offered through television, correspondence, CDs, interactive satellite and the Internet.

Online courses are offered by the Kentucky Virtual Campus. You can visit www.kyvc.org for more information. Another possibility is the Electronic Campus of the Southern Regional Education Board. Find more information at www.electroniccampus.org. KET offers telecourses for college credit.

Some schools also offer classes at locations other than their main campus, meaning you may find some offered where you live. Check with your guidance counselor or the college for more information.

ADMISSIONS

After you've decided to go to college and picked the schools you're interested in, the next step is to apply for admission.

You can apply to many Kentucky colleges through GoHigherKY.org by logging in under the apps & transcripts tab. You can also apply at most colleges' websites, or you can get a paper application. Look over the application to see what the school needs. Most of it is straightforward—your personal information, grades and entrance exam scores. If you haven't taken the tests, check the chart on page 7 to find out dates, registration deadlines and fees. If you've taken the tests, check with the school to make sure it has your results. It's up to you to make sure you've taken the correct tests and that the results have been reported.

Depending on the school, you may be able to send your transcript through GoHigherKY.org under the apps & transcripts tab. Pay attention to deadlines, not only for admissions but also for financial aid and housing, if you plan to live on campus. Find out about deposits, orientation and registering for classes.

Admissions essays

If you apply to a private college, you may have to write a brief admissions essay. The essay lets admissions officers learn more about you and find out how well you write. Some colleges will give you a topic or ask you to choose from several topics. Others will let you pick the topic yourself.

If you pick your own topic, write something that shows who you are. Write an essay that will give the admissions officer insight into your thoughts and abilities. The important thing is to be original. The admissions officer who reads your essay will also read essays from hundreds of other students. Make yours stand out. Pick a topic that no one else will write about — and that will make the college want you as a student.

You can find addresses, phone numbers, websites, admissions requirements, e-mail addresses and deadlines for most Kentucky schools in Chapter 3.

After you've written a creative essay that lets the reader know about you, polish it. That means proofread your essay and ask your English teacher or counselor to look it over.

Above all, follow directions. Many students don't pay attention to the guidelines, and not following directions may cost you the chance to attend the school you really want to go to.

Admissions options

Some colleges offer Early Decision or Early Action options. In Early Decision, you make a commitment to enroll in a school if you're admitted. You have to withdraw all other applications and make a nonrefundable deposit. One possible disadvantage to Early Decision is that it may mean you don't have any leverage in negotiating a better financial aid package. With Early Action, you apply to your preferred school and receive a decision before the normal response date.

For more information about Early Decision and Early Action, contact the admissions office of the school you're interested in attending.

After you've been accepted by a college, notify the school of your decision and let the other schools you've applied to know you won't attend.

If you have questions or don't understand something, ask your parents, guidance counselor or the admissions director at the school.

The Academic Common Market

About 150 schools from the following states participate at the undergraduate and graduate levels: Alabama, Arkansas, Delaware, Georgia, Kentucky, Louisiana, Maryland, Mississippi, Oklahoma, South Carolina, Tennessee, Virginia and West Virginia. Florida, North Carolina and **Texas** participate at the graduate level. For information about and certification for the Academic Common Market, write to Jevonda Keith, ACM State Coordinator, Council on Postsecondary Education, 1024 Capital Center Drive, Suite 320, Frankfort, KY 40601; call 502.573.1555, ext. 268; or visit <u>cpe.ky.gov/policies/</u> academicinit/SREB/ACM.htm.



Tips for transferring

Many college students, for many different reasons, end up transferring from one school to another. Some students plan it that way, going to a two-year Kentucky Community and Technical College System (KCTCS) school to get the basics out of the way, then finishing up at a four-year school. Others find the school they chose really isn't the best fit for them, or perhaps family circumstances changed.

The first thing to remember is that not all credits and grades will necessarily transfer. A good place to start is by clicking on the "transfer planning" tab at <u>GoHigherKY</u>. <u>org</u>. There you will find a booklet titled <u>Transfer</u> Assistance for Success in Kentucky (TASK), the General Education Transfer Policy and the Course Applicability Systems (CAS).

TASK provides a checklist you can use to make sure you've done all the things that you need to do if you're going to transfer.

If you've chosen to go the community college route first, the CAS can help you plan your schedule so your credits will transfer to a four-year public university. Remember, we're talking about transferring from a KCTCS school to a public university in Kentucky. CAS can also help you if you've decided to transfer from one Kentucky public university to another.

The process can be more complicated if you're transferring from a public college to a private college, or vice versa. Each school will have its own rules about transferring credits and grades. Some community college courses take two semesters to cover the material a four-year college course will cover in one semester. That means your 6 credit hours at the community college level become 3 credit hours when you transfer. Many schools will recalculate your GPA from your previous school. You may find that your credits transfer but that your new school doesn't use your previous GPA in calculating your cumulative GPA at the new school. Some of Kentucky's private colleges and universities have agreements that let you transfer your KCTCS credits.

Whether it's part of your plan or it's something you realize is in your best interests after you've already started college, make sure you talk with the admissions office at the school you're going to transfer to. The sooner you do that, the less likely you'll get an unpleasant surprise when you show up on your new campus. You can also find information about transferring under the "plan for college" tab at GoHigherKY.org.

Adjusting to College life

After you start college, you're going to find that you have to make adjustments, especially if you're living away from home. But don't take our word for it. Here are what some recent Kentucky high school graduates have said about the adjustment to college

Tessa Littlejohn, now a student at one of the state's public universities, said she wished she had known how much studying she would have to do in college.

"On average, I only had four tests a semester, so there was a lot of information crammed into one exam," Tessa said, looking back at her first semester as a freshman. "That definitely required a lot of study time."

It also required her to learn time management.

"I don't have classes in a 7-hour block like in high school, and I don't always have a lot of time after my last class to do homework and study for tests," Tessa said, "so I had to learn to manage the time between my classes to get work done."

Time management is even more important for Angela Tronzo, who plays basketball at one of Kentucky's private colleges. She said playing ball helps her with her studying.

"I actually enjoy having a two-hour practice every day," Angela said. "I can relieve some stress while doing something I love."

> Having a set practice time means Angela has a routine around which she can plan her studying.

"Speaking of planning," she added, "it's really helpful to use a planner while in college. Using a planner, I can organize my studies and other activities and get things done on time."

College isn't like high school, Angela said, especially the first year. "You're finally out on your own and you have to begin making decisions for yourself, but do not procrastinate or get caught up in the party scene. If you manage your time well, you'll have time afterwards to socialize."

Even if you get an apartment or dorm room with a good friend, you'll have to make adjustments to living away from home. And if you don't request a particular roommate, you'll have to try to get along with whomever the school assigns as your roommate. Sometimes you can't, and one of you has to move out.